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PATENTS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Tara Kimbrell Cole

Docket: GTF-1

Serial No. 10/052,419

Group Art Unit:

Filed: January 18, 2002

Examiner:

For: FORFAITING TRANSACTIONS

600 Third Avenue
New York, NY 10016
April 30, 2002

Hon. Commissioner
for Patents
Washington, D. C. 20231

EV 0688437645
April 30 2002
Date of receipt of amendment
is hereby certified to the United States Patent
and Trademark Office by the United States Patent
and Trademark Office under 37 CFR 1.121 and the State Department
is hereby certified to the United States Patent
and Trademark Office by the United States Patent
and Trademark Office.

April 30, 2002
Shalomey

AMENDMENT TO SPECIFICATION AND
SUBSTITUTE SPECIFICATION

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MAY 09 2002

Technology Center 2100

SIR:

This is a preliminary amendment in the above-identified case.
Please amend the application as follows:

IN THE SPECIFICATION:

Please amend the paragraph bridging pages 14 and 15; and the
first full paragraph on page 34.

Both marked-up copies and clean copies of these paragraphs are
attached hereto.

Also, please substitute the specification on file for the one
attached hereto. This substitute specification has the changes
made to pages 14, 15 and 34.

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